

Exhibit R

Certified Affidavit of Truth to Ally – October 31, 2024 (Registered Mail RE 348 814 064 US)

Exhibit R: Certified Affidavit of Truth Sent to Ally – October 31, 2024

On October 31, 2024, Plaintiff mailed a Certified Affidavit of Truth to Ally Bank via Registered Mail (USPS Tracking No. RE 348 814 064 US). This affidavit challenged the legitimacy of the alleged debt and demanded full loan validation under federal and commercial law.

Key Affirmations and Demands Made in the Affidavit:

- Request for original promissory note and disclosure of how it was funded.
- Full accounting of note handling, resell, or pledge activity under the Borrower-In-Custody (BIC) program.
- Demand to cease all collection activities until lawful validation was provided.
- Revocation of any implied or explicit power of attorney related to the forged loan.
- Ten-day window for Ally to rebut under penalty of perjury or the affidavit would stand as truth.

This affidavit served as formal notice to Ally Bank of the alleged fraud, including the forged September 27, 2024 promissory note. Ally never provided a rebuttal or lawful validation of the debt, making this affidavit a critical piece of evidence in establishing willful misconduct and failure to respond in good faith.